

Certificate Number: 03621-PAE-DE-033596700

Bankruptcy Case Number: 19-15097



03621-PAE-DE-033596700

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 23, 2019, at 7:26 o'clock PM EDT, Scott G Bachman completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 23, 2019 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor